

Annexure 1

NEW LOANS

Loan rates w.e.f 26.03.2026

Personal Loans - Employees of Large/Diversified Corporates Including Cargills Group staff (Excluding Bank staff)

Interest Frequency Salary Category	01 Month Variable			6 Months Variable			1 year Fixed			3 year Fixed			5 Year Fixed		
	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction
Salary above LKR 300,000/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	13.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	13.75% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.25% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.75% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +4.00%	AWPLR +4.25%	AWPLR +4.50%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%
Salary up to LKR 149,999/-	AWPLR +4.50%	AWPLR +4.75%	AWPLR +5.00%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%

Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Pilots)

Interest Frequency Salary Category	01 Month Variable			6 Months Variable			1 year Fixed			3 year Fixed			5 Year Fixed		
	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction
Salary above LKR 500,000/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	12.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	12.50% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	13.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	Base Rate + 1.25%
Salary between LKR 300,000/- & LKR 499,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%	Base Rate + 1.00%	Base Rate + 1.50%	Base Rate + 2.25%
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.75%	Base Rate + 1.5%	Base Rate + 2.00%	Base Rate + 2.25%

Personal Loans - Bankers Product

Interest Frequency Salary Category	01 Month Variable		6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed			
	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction
Salary above LKR 300,000/-	AWPLR +3.00%	AWPLR +3.00%	13.00% p.a. (Base Rate)	13.00% p.a. (Base Rate)	13.50% p.a. (Base Rate)	13.50% p.a. (Base Rate)				N/A	N/A	N/A
Salary between LKR 150,000/- & LKR 299,999/-		AWPLR +3.25%			Base Rate + 0.5%	Base Rate + 0.5%				N/A	N/A	N/A
Salary up to LKR 149,999/-		AWPLR +3.75%			Base Rate + 1.0%	Base Rate + 1.0%				N/A	N/A	N/A

Education Loan Rates-Ashinwarda

Interest Frequency	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed	
	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	Standing Instruction	
	12.50% p.a. (Base Rate)	12.50% p.a. (Base Rate)	12.75% p.a. (Base Rate)	12.75% p.a. (Base Rate)	13.00% p.a. (Base Rate)	13.00% p.a. (Base Rate)	13.25% p.a. (Base Rate)	

Housing Loans Rates

Interest Frequency Salary Category	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
	11.00% p.a. (Base Rate)	Base Rate + 0.50%	11.50% p.a. (Base Rate)	Base Rate + 0.50%	12.50% p.a. (Base Rate)	Base Rate + 0.5%	13.50% p.a. (Base Rate)	Base Rate + 0.5%

Loan against property rates

Interest Frequency Salary Category	6 Months Variable		1 year Fixed		3 year Fixed		5 Year Fixed	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
	13.50% p.a. (Base Rate)	Base Rate + 0.25%	14.00% p.a. (Base Rate)	Base Rate + 0.5%	15.00% p.a. (Base Rate)	Base Rate + 0.5%	15.50% p.a. (Base Rate)	Base Rate + 0.5%

Pension Loan - Wishrama

Interest Frequency	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 years	Loan Period upto 3-5 years	Loan Period Over 5 Years
	11.50% p.a. (Base Rate)	12.50% p.a. (Base Rate)	13.50% p.a. (Base Rate)	15.00% p.a. (Base Rate)

Vehicle Loan Rates

Interest Frequency Salary Category	6 Months Variable		3 Year Fixed		5 Year Fixed*	
	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction
LTV up to 55.00%	13.00% (Base Rate)	Base Rate + 0.50%	14.00% (Base Rate)	Base Rate + 0.50%	15.00% (Base Rate)	Base Rate + 0.50%
LTV From 55.00%-70.00%	Base Rate + 1.00%	Base Rate + 1.25%	Base Rate + 1.00%	Base Rate + 1.25%	Base Rate + 1.00%	Base Rate + 1.25%

\*6 year Vehicle loan rate would be the same as 5 year vehicle loan rate

Flexi Draft Rates

1 Year Fixed	3 Year Fixed	5 Year Fixed*
13.50% (Base Rate)	14.50% (Base Rate)	15.50% (Base Rate)

Flexi Draft Rates (Pilots)

1 Year Fixed	3 Year Fixed	5 Year Fixed*
13.00% (Base Rate)	14.00% (Base Rate)	15.00% (Base Rate)

AGRI / MICRO Finance - "AYOMI" Women Entrepreneur Loan Product

Loan Amount	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 2-3 year	Loan Period upto 3-5 year	Maximum Loan Tenure
Up to LKR 1 Mn	10.00%	10.50%	12.00%	5 years
Above LKR 1 Mn	11.00%	11.50%	13.00%	5 years

AGRI / MICRO Finance Lending Interest rates Upto 2 Mn

Loan Category	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 year	Loan Period upto 3-5 year	Maximum Loan Tenure
Agri/Micro Finance- Unsecured( without Mortgage)	10.00%	11.00%	12.00%	5 years
Agri/Micro Finance- Secured( with Mortgage)	9.50%	10.50%	11.50%	5 years
Shramashakthi personal loan Scheme	14.00%	14.00%	N/A	3 Years

AGRI / MICRO Finance Lending Interest rates-greater than 2 Mn

Loan Category	Fixed rates			
	Loan Period upto 1 year	Loan Period upto 1-3 year	Loan Period upto 3-5 year	Maximum Loan Tenure
Agri/Micro Finance- Unsecured( without Mortgage)	12.00%	13.00%	14.00%	5 years
Agri/Micro Finance- Secured( with Mortgage)	11.50%	12.50%	13.50%	5 years
Shramashakthi personal loan Scheme	14.00%	14.00%	N/A	3 Years